

March 18, 2002

Dear Mr./Ms. Employee:

We regret to inform you that Trustmark Insurance Company will no longer be offering a Limited Benefit Medical Plan.

Your coverage, obtained through the Commonwealth of Virginia Provider Network, will be terminated effective July 1, 2002. Since your coverage is paid one month in advance, your employer will be notified to stop premium deductions effective June 1, 2002. If you establish coverage with another provider and desire to stop payroll deductions prior to June 1, 2002, please notify your payroll officer.

According to the terms of your coverage, covered services incurred prior to July 1, 2002 will be considered for benefit payment, subject to premium payment. Beginning April 1, send all claims to the following address:

Trustmark Insurance Company  
P.O. Box 7935  
Lake Forest, IL 60045

There is also a new customer service telephone number, which is 1-800-918-8877. Please use this new number beginning April 1, should you have questions or wish to elect your conversion privilege.

Alternatively, you may contact Trigon Blue Cross Blue Shield at 1-888-208-2175 to explore your options for individual health insurance that may be available to you. Unfortunately, Trigon no longer participates in the payroll deduction program which will require payment directly to Trigon.

We have appreciated your business and regret any inconvenience this may cause.

Sincerely,

Client Services